UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Home Economics
in cooperation with
other agencies.

A STUDY OF METHODS OF HOUSEHOLD BUDGETING AND ACCOUNTING

Section I

Description of Study and of Methods for Making It

This section contains information for the group leader

Washington, D.C.
December, 1925.

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Title: A Study of Methods of Household Budgeting and Accounting.

Reasons for Making the Study:

1. Homemakers in all parts of the country are developing an increasing interest in the effective handling of the financial problems of families and of individuals. They are asking for help from the Federal Bureau of Home Economics and from their state agencies.

2. We have little knowledge of the actual trends of expenditure of income among any except the lower income industrial groups in the community. Before we can help individual families in other groups plan their expenditures we must have some definite idea of actual conditions in the group to which they belong.

3. Basic for acquiring such knowledge and also for giving immediate help to the individual family in solving its financial problems is a satisfactory system of household budgeting and accounting.

4. There are many methods of household budgeting and accounting but no one method which stands out as being preeminently satisfactory. All are criticised from one or several points of view. They have not been subjected to comparative tests. There are few points even in regard to basic principles upon which there is unanimous agreement.

Immediate Purpose of the Study:

To determine the present situation in regard to the management of family finances and to develop a satisfactory method of family budgeting and accounting as a basis for helping individual families in the handling of their financial problems.

Method of Procedure:

1. Selection of a small group of homemakers representative of the type chosen for study and interested in cooperating; probably not over 20 to start with.

2. Fact-finding concerning the handling of family finances in each home, by private interview with each homemaker.

3. Selection of method for trial with each homemaker on basis of facts secured under 2.

4. Test of method of budgeting and accounting with each homemaker.
   (a) Personal conferences with homemaker before she starts using method; at end of her first week and, if necessary, at other times during first month; at end of first month to help with monthly summary and comparison with budget; and at least once a month thereafter.

Section I. (cont.)

(b) Notes, from findings in conferences with the homemaker and from examination of her records, of success of method in regard to:
(1) Attitude of homemaker
(2) Time required
(3) Accuracy and completeness of figures
(4) Possibilities of simplification and improvement o method

5. Revision of method, wherever desirable, on basis of facts found under 4.

6. Final form of method tested for at least one month with notes on the homemaker's attitude, time required, accuracy and completeness of figures, and their serviceability for analysis of family expenditures and for development of a plan of handling family finances.

7. Comparative tests of other types of household accounts by same homemaker, to compare success of double page of columns for each month with separate yearly pages for each class of expenditure, or with other types of accounts.

8. Selection of method best suited to each type of homemaker studied.

Time Required:

Seven months or more divided approximately as follows:

Three months for test of first method.
One month for test of revised form of first method.
Three or four months for comparative test of some other method or methods.

Details of Procedure:

FIRST INTERVIEW.

The leader will:

Start a "Record of Progress Sheet" for each homemaker.
Bear in mind "The Handling of Family Finances", Questionnaire. Section II, but not try to fill it out until later.
Discuss the classification of income and expenditures as given in Section III.
Explain the process of filling in the "Estimates for Spending Plan", Form 1 and 1a, or 2 and 2a, Section IV.
Leave with the homemaker a copy of "Classification of Income and Expenditures", Section III, and also, either Form 1 and 1a, or 2 and 2a, or both, according to her estimate of the homemaker's ability to handle the problem of making a budget. The homemaker will complete the filling in of the budget form before the next interview. If the homemaker is budgeting only part of the family income and expenditures, cross off those items on the forms with which she is not concerned.

Section I. (cont.)

SECOND INTERVIEW. One week after the first interview. If time does not permit of two interviews the material suggested here may be covered at the first interview.

The leader will:

Discuss the budget form which the homemaker has filled in. Make no changes on this form but save it to send to the Bureau as originally filled in by the homemaker. If it is necessary to revise the homemaker's budget use a fresh form sheet, (Form 1 and 1a, or 2 and 2a), and mark it "Revised with Leader".

Leave a copy of one type of account book.

Give the necessary instructions for starting the accounts.

Leave Suggestion Sheet V b or V c, if using the corresponding type of account book.

Leave sheet headed "Household Accounts", Section V.

Leave "Yearly Summary," Form 3, Section V.

THIRD INTERVIEW. At end of first week after starting account book. If the homemaker finds the accound keeping difficult, an additional interview, one week after the third, would be advisable.

The leader will:

Help the homemaker with the account book. Be sure that she is entering the items under the proper classification.

FOURTH INTERVIEW. At end of first month after starting account book.

The leader will:

Help the homemaker with the monthly summary.

Compare actual expenditures for the month with the estimates.

Keep in mind the points asked for in Questionnaire Section V a, V b, or V c, according to the type of account book being tested.

Discuss "Forms for Special Accounts," Section V d.

Fill in "Method of Valuation of Farm Products Used in the Household", Questionnaire 2, Section V d.

Leave any special forms which the homemaker wished to use to complete her account book.

Leave a copy of "Suggestions for Using Forms for Special Accounts," Section V d.

FIFTH INTERVIEW. At end of second month after starting account book.

The leader will:

Go over account book with homemaker.

Assist her with the monthly summary.

Compare the actual expenditures for the month with the estimates.

Note how homemaker is handling the special accounts.

Fill in "Handling of Family Finances", Questionnaire Section II.

SIXTH INTERVIEW. At end of third month after starting account book.

The leader will:

Go over account book with homemaker.

Section I. (cont.)

Assist her with the monthly summary.
Compare the actual expenditures for the month with the estimates.
Make any revision of the method being tested which seems desirable.
Start the homemaker keeping the revised account book.

SEVENTH INTERVIEW. At end of fourth month after starting account book.
The leader will:

Go over the account book with homemaker.
Fill in Questionnaire Section V a, V b, or V c, according to the type of account book which the homemaker has been keeping during the first four months.
Leave with the homemaker an account book of the second type to be tested and with it Suggestion Sheet V b, or V c, if either of the corresponding account books are to be used,
Give instructions for keeping this second type of account book.

EIGHTH INTERVIEW. At end of fifth month. The homemaker will have kept a second type of account book for one month.
The leader will:

Go over the account book with homemaker.
Assist her with the monthly summary.
Compare the actual expenditures with the estimates.

NINTH INTERVIEW. At end of sixth month. The homemaker will have kept a second type of account book for two months.
The leader will:

Go over the account book with the homemaker.
Fill in Questionnaire Section V a, V b, or V c, according to the account book which has been used for the past two months.
Compare the success, from the point of view of the homemaker, of the two methods which have been used to date.

If the homemaker is willing to test a third type of account book leave a copy with her and the corresponding Suggestion Sheet, if account book V b, or V c, is being used. Give instructions for keeping the book.

For both the homemaker who is testing a third method and for the homemaker who is not, leave a copy of "Questions Suggested for Use in Analysis of Expenditures", Section VI, and "Estimates for Spending Plan", Form 1 and 1a, or 2 and 2a. Before the next interview the homemaker will prepare, upon these forms, a budget for the next twelve months.

TENTH INTERVIEW. At end of the seventh month. This is the FINAL INTERVIEW.
The leader will:

If the homemaker has been testing a third type of account book go over the book with her and fill in Questionnaire Section V a, or V b, or V c, according to the account book which has been kept for

Section I. (cont.)

the last month.
In the case of both the homemaker who has been testing the third method and of the homemaker who has not:
Help with an analysis of the expenditures for the past seven months.
Compare the actual expenditures for the past seven months with the estimates for a spending plan made at the beginning of the study.
Compare the actual expenditures for the past seven months with the budget which the homemaker has just made.
Fill in the following:
"Yearly Summary", Questionnaire Section V.
"Forms for Special "Accounts", Questionnaire Section V d.
"Questions Suggested for Use in Analysis of Expenditures", Section VI.
"Classification of Income and Expenditures", Questionnaire Section III.
"Test of Suggested Method for Making Estimates for a Spending Plan", Questionnaire Section IV. Be sure to mark this second time filled.
Note which of the account books used by each homemaker was the most successful and why.
Note any combination of the three types of account book and special forms which the homemaker would prefer to any one type of book as presented here or as revised during the study.
Leave with each homemaker a copy of the account book of the type which she prefers. It is hoped that the homemaker will continue to keep accounts for herself. The Bureau will always be glad to be of service to the leader or to the individual homemaker.

The Leader will MAIL all filled in questionnaires, forms, and account books to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C. The account books will be returned to the homemaker.

A Study of Methods of Household Budgeting and Accounting. Section I.

REMARKS OF LEADER ON PROJECT.

Name of Leader _____

Name of Cooperating Agency _____

Date of Beginning Study _____

Date of Completing Study _____

Please note below any remarks in regard to the scope, form, method, success, failure, or any phase whatsoever of the study.

Mail this form when filled in to Mrs. C.G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Home Economics
Washington, D. C.
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Section II
Questionnaire on the Handling of Family Finances
(To be filled in by the leader)

December, 1925

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At the first interview with the homemaker the leader will have these questions in mind but should not spend time in trying to get all the information at once. Much of it can be better obtained from remarks and discussions arising naturally in the various later interviews.

Name of Homemaker _____

Name of Leader _____

Date of First Interview _____

Date of Completing Questionnaire _____

1. Does the homemaker know the approximate amount of the total family income for the past year? _____

   If not, explain why not _____

   _____

2. Does the homemaker have a definite allowance? _____

3. If so, what expenditures is this allowance to cover? _____

   _____

4. Do the children have personal allowances? _____

   _____

5. If so, what expenditures does the allowance for each child cover? _____

   _____

6. Who determines what family expenditures shall be made? List class of items after each

   Husband _____

   Wife _____

   Husband or Wife _____

   Husband and Wife _____

   Children _____

   Whole Family _____

Name of Homemaker _____

7. Who actually makes the expenditure? List class of items after each:

Husband _____

Wife _____

Husband or Wife _____

Husband and Wife _____

Children _____

8. For what kinds of expenditures are charge accounts run? _____

_____

9. Who actually pays the bills? List type of bill paid after each:

Husband _____

Wife _____

Husband or Wife _____

10. Does the family make use of a checking account? _____

11. Is this checking account (1) in husband's name; (2) a joint account in names of husband and wife; (3) in wife's name but to be used for definite purposes; (4) in any other form? Underline. Add remarks. _____

_____

12. What bills are paid by check? _____

13. How are savings treated?

(a) Does the homemaker have any share in deciding what part of the total income shall be saved each year? _____

_____

(b) Does the homemaker have any share in deciding what shall be done with savings, for example invested in more land, in bonds, in labor saving devices for the house, in a child's education? _____

_____

14. Does the family consciously work out a plan for spending and try to follow it? _____

Name of Homemaker _____

15. If so, what items are included? List after each:

Income _____

_____

Expenditures _____

_____

_____

16. If the homemaker has had no system of budgeting or of household accounts indicate the reason. Underline and add any remarks.
(1) Lack of time _____
(2) Lack of a syatem suited to her needs _____
(3) Lack of cooperation and interest on part of the other members of the family _____
(4) Any other

f the homemaker has had a system of household budgeting and accounts describe briefly the system used, the classification of income and of expenditures, the method of entering, for example whether double page of columns or other system, and indicate how satisfactory the homemaker found this method and what were its shortcomings for her purpose.

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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UNITED STATES DEPARTMENT OF AGRICULTURE
Bureau of Home Economics
Washington, D. C.
in cooperation with _____

A STUDY OF METHODS OF HOUSEHOLD BUDGETING AND ACCOUNTING

Section III
Classification of Income and Expenditures.

December, 1925

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Section III.

At the first interview the leader will discuss the following classification with the homemaker and leave a copy with her.

Income. Include here all money coming into the household from any source. This would include salary, income from business or profession (not to be put back into the business), earnings from extra or irregular work, returns from sale of garden produce or of poultry where these are regarded as part of the sphere of the homemaker and apart from the general farm, repayment of money loaned by you to others, sums of money loaned to you during the year, interest from investments in stocks, bonds, real estate or other undertakings, interest on mortgages held by you, rents received, endowment insurance which falls due during the year, gifts of money, sums received from boarders and lodgers, and sums of money received from any other source. Do not include farm products used in the household. These will be cared for under a special account.

Classification and Grouping of Items of Expenditure.

1. Food
   - Food purchased
   - Meals out

2. Shelter
   - Rent
     or
   - Taxes on property
   - Fire insurance on house
   - Repairs and improvements on house
   - Interest on mortgage on house
   - Payments on house

3. Clothing
   - There will be a clothing account for each member of the family, each account including materials, trimmings, paid seamstress, ready-made garments, accessories, dry cleaning, pressing, repairing; Such items as small findings, thread, cleaning, etc., which cannot be divided among the individual accounts, will be listed under General Clothing Account.

4. Operating
   - Fuel
   - Light and Power
   - Telephone
   - ~~Water~~
   - Ice
   - Household supplies. Include here such things as string, paper, tacks, starch, soap, cleaning powders, etc.
   - Paid service in house, and in garden, if connected with the household.

Section III (cont.)

Laundry done out
~~Fire insurance on furniture and equipment~~
~~Burglary insurance~~
~~Accident insurance~~
Rent of safe deposit box
Stationery, postage, express, freight, drayage, for household
Carfare on street car, bus and train in connection with family and household business and to and from work, but not for vacations or pleasure trips.

5. Furnishings and Equipment. All furniture, floor coverings, pictures and hangings, bedding, linen, tableware, equipment like washing machines, sewing machines, refrigerator, stove, utensils and appliances for kitchen and laundry, and replacement and repairs of same.

6. Health. Expenses for doctor, dentist, occulist, nurse, hospital, medicine, glasses, surgical appliances, travel necessitated by health.

7. Development.
Formal Education. Expenses for school including travel, board and lodging, other formal tuition and lessons, school books and supplies.
Reading Matter. Newspapers, magazines, books other than school texts, sheet music.
Public Welfare. Church, social service, educational and civic organizations, taxes other than property tax.
Gifts to individuals outside the family.
Recreation. Theatre, movies, dues to social clubs, phonograph records, radio, athletic supplies, toys, concerts, lectures, etc.
Vacation and Pleasure Trips. Transportation, hotels, meals and other expenses.
Vocation. All expenses, outside of Formal Education, incurred in connection with one's business or profession, not charged to the business but paid for out of family income, as attendance at business or professional conferences, dues to organizations, etc.

8. Personal.
An allowance for each member of the family, or a general account for the whole family, to cover in either case, expenditures for toilet articles, candy, tobacco, barber, hairdresser, shoe shines, jewelry, personal extravagances, etc.

9. Automobile. Cost of running, repairs, fire, theft, and liability insurance, garage, if rented, license, tax.

10. Savings. Emergency Fund
Savings Account
Insurance, life and health

Section III. (cont.)

Investments, real estate, mortgages, government securities, bonds, stocks, etc.

NOTE: On the farm in the case of the cost of light and power, water, telephone, and automobile, if you wish to keep an exact record of household expenses, charge the house only with a part of the cost of these services according to the relative amount of use made of each by the house and the farm respectively.

Section III. (cont.) Bureau of Home Economics, U.S. Dept. of Agriculture.

Questionnaire, Section III. Classification of Income and Expenditures.
To be filled in by the Leader at the last interview.

Name of Homemaker _____

Name of Leader _____

Name of cooperating agency _____

_____

Date _____

1. What criticism has the homemaker to offer of the classification of expenditures?
   (a) What main head would she prefer made a subhead of some other group? _____

   (b) What main heads would she add? _____

   (c) What subheads would she drop? In each case where would she put the items which are here listed under this subhead? _____

   _____

   (d) What subheads would she add? _____

   (e) What subheads would she transfer from the group where now listed to some other specified group? _____

   _____

   (f) Would she suggest any change in terms used either for main or for subheads? _____

   _____

   (g) Are there any specific items which she has found it difficult to enter under this classification? If so, name _____

   _____

   _____

2a. Under Food does the homemaker find the two subheads, Food Purchased, and Meals Out sufficient? _____

b. Would she prefer a detailed classification as milk, cream, cheese; fruit and vegetables; cereal products; miscellaneous, including fats (bacon, butter and other fats), sugars and syrups, flavorings, tea, coffee, etc.; and meals out? _____

Section III. (cont.)

3. How does the farm homemaker react to this statement: "On the farm, list under shelter only the annual cost of repairs and improvements on the house and fire insurance on the house."? _____

_____

_____

4. Does the homemaker on the farm feel that a rent or equivalent item must be included in her budget? _____

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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Section V a. The "double page of columns" type of household account book.

The "Household Budget" of the Society for Savings, Cleveland, Ohio, is used as typifying a good account book of this variety.

Questionnaire to be filled in by the Leader after the homemaker has kept an account book of this type for at least two months, or, if it is the first method which the homemaker has tried, at least four months.

Name of Homemaker _____

Name of Leader _____

Name of Cooperating Agency _____

Date _____

1. Are the large number of columns permitting a detailed classification an advantage or does the number confuse the homemaker and make it difficult for her to locate the proper place in which to enter each item? _____

_____

_____

_____

2. Is any advantage of having a large number of columns offset by any difficulty in handling the short leaf? _____

_____

3. What is the attitude of the homemaker toward keeping accounts of any type?

_____

4. What is the attitude of the homemaker toward keeping accounts in this form?

_____

5. Has her attitude in respect to 3 changed since she has been using this form of account book? _____

6. How much time does it take the homemaker to keep her accounts in this form?
Time on the average per day for entries _____
Time of the average per month for summary _____

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7. Note accuracy and completeness of figures in this account book?_____

_____

_____

8. Note any suggestions for simplification and improvement of this method of keeping household accounts.

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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Account Book V a

HOUSEHOLD

	ESTIMATES FOR THE MONTH	$	$	$	$	$	$	$	$
Month of ....19..	ITEMS	INCOME		SAVINGS			SHELTER		
		Salary	Miscellaneous	Emergency & Savings Account	Investments	Life Insurance	Rent or Interest + Payments	Taxes Insurance (Fire) on House	Repairs Upkeep Improve
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
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21									
22									
23									
24									
25									
26									
27									
28									
29									
30									
31									
	TOTALS FOR THE MONTH								

BUDGET

Food										
						OPERATING EXPENSE				
Food Purchased	Meals Out	~~Fresh Fruit and Vegetables~~	Stationery Groceries Ice Postage Express etc	Fire Ins on Furniture Safe Deposit	Fuel Light Telephone Water Ice	Household Supplies ~~and Equipment~~	Service Laundry	Furnishings and Equipment	Health	Auto

Account Book V a

HOUSEHOLD

	ESTIMATES FOR THE MONTH	$	$	$	$	$	$	$	$
Month of .... 19.	ITEMS	Clothing						~~MEDICAL CARE~~	
		~~Household~~ ~~Furnishing~~ Father	~~Church~~ ~~Dues~~ ~~Gifts~~ Mother	~~Dues~~ ~~Subscriptions~~ Child 1	~~Education~~ Child 2	~~Travel~~ Child 3	~~Entertainment~~ Child 4	~~Physician~~ ~~Dentist~~ ~~Medicine~~ Child 5	Formal ~~Toilet~~ ~~Articles~~ Education
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
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30									
31									
	TOTALS FOR THE MONTH								

BUDGET

$	$	$	$	$	$	$	$	$	$	$	$
Development						Personal					
Reading Matter	Public Welfare	Gifts	Outside Family	Stationery Postage Recreation	Vacation and Pleasure Trips	Tobacco Candy Vocation					
~~Club Dues~~	~~Taxes Interest~~	~~Coupons~~			~~Gifts~~						

SUMMARY

	ESTIMATES FOR THE YEAR MONTHLY AVERAGE									
	TOTALS FOR THE MONTH		INCOME		SAVINGS			SHELTER		
	Received	Disbursed	Salary	Miscella-neous	Savings Account	Invest-ments	Life Insurance	Rent	Taxes Insurance (Fire)	Repairs Upkeep
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										
TOTAL										

MEMORANDA

FOOD				OPERATING EXPENSE				CLOTHING
Fish Meat	Dairy Products	Fresh Fruits and Vegetables	Groceries Ice	Meals Outside	Fuel Light Telephone	Household Supplies and Equipment	Service	

MEMORANDA

SUMMARY

		Household Furnishing	Church Benevolence	Papers Books Magazines	Education	Travel	Entertainment Amusement	Physician Dentist Medicine	Toilet Articles
	ESTIMATES FOR THE YEAR								
	MONTHLY AVERAGE								
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
TOTAL	TOTAL								

MEMORANDA

A Study of Methods of Household Budgeting and Accounting
Bureau of Home Economics
U.S. Department of Agriculture
Washington, D.C.
in cooperation with _____

Section V. Methods of Keeping Household Accounts.

At the second interview the leader will discuss with the homemaker the points in regard to account keeping given on the page headed "Household Accounts", a copy of which should be left with the homemaker. The leader will decide which type of account book to leave with the homemaker and will give her instructions in regard to how to start the accounts.

See instruction sheet dealing with V b, and V c type of account book.

The purpose of this section is to determine:

1. The practicability from the point of view of the typical homemaker in the selected group of the following types of household accounts:
   (a) Double page of columns for each month. (Section V a)
   (b) Separate yearly pages for each class of expenditure (Section V b)
   (c) Rules off space or box type (Section V c)
   (d) Any combination of the above suggested by the homemaker or the leader.

2. The type of summary most serviceable.

3. What special accounts, such as poultry account, the homemaker wishes included in a complete system.

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Section V. (cont.)

Yearly Summary for all three types of Household Account Book.

Leave a copy of Summary Form with first account book left with homemaker. Be sure to write a plus or minus sign before all entries on "Difference between Total and Budget" line.

The leader will fill in the following Questionnaire at the last interview of the project.

Name of Homemaker _____

Name of Leader _____

Name of Cooperating Agency _____

Date _____

1. Is there sufficient detail in this summary to serve as a basis for analysis of expenditures for the year? _____

_____

2. If not, what additions would the homemaker suggest? _____

_____

_____

3. Are there any changes in form which would improve the summary? _____

_____

Mail this form when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.
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A study of Methods of Household Budgeting and Accounting.
Section V b. "Separate Yearly Pages for each Class of Expenditure" Type of Account Book.

Questionnaire Section V b. To be filled in by Leader.

Name of Homemaker_____

Name of Leader_____

Name of Cooperating Agency_____

Date_____

1. The leader will note below any difficulty or criticism which the homemaker has of the book as a whole or of any particular page, after she has used the book for at least two months, or, if it is the first type of account book which she has tested, for at least four months.

2. What is the attitude of the homemaker toward keeping accounts of any type?_____

3. What is the attitude of the homemaker towards keeping accounts of this type?_____

4. Has her attitude in respect to ? changed since she has been using this type of account book?_____

5. How much time does it take the homemaker to keep her accounts in this form?
   Time on the average per day for entries_____
   Time on the average per month for summary_____

Section V b. (cont.) Name of Homemaker_____

6. Note accuracy and completeness of figures in this account book.

_____

_____

_____

_____

7. Note any suggestions for simplification and improvement of this method.

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.
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Bureau of Home Economics
U.S.Department of Agriculture
Washington, D.C.
in cooperation with_____

Section IV. The Making of Estimates for a Spending Plan (Budget Making).

At the first interview the Leader will discuss with the homemaker the accepted methods of budget making and the suggestions for drawing up estimates for a spending plan listed on page 3. Leave a copy of page headed, "Making of Estimates for a Spending Plan" with the homemaker. Next go over with the homemaker Form 1 and 1a, or Form 2 and 2a, or both, and leave copies of one or both with the homemaker according to her ability to handle the problem. Questionnaire Section IV is to be filled in by the leader in duplicate, the first time at the second interview, and a second time at the last interview of the project.

Questionnaire Section IV. (cont.)

"Test of Suggested Method for Making Estimates for a Spending Plan".

To be filled in by the leader at the second interview with the homemaker, and again on a fresh sheet at the final interview.

Name of Homemaker_____

Name of Leader_____

Name of Cooperating Agency_____

Date_____

First time, second time, filled. Underline one.

1. Does the homemaker want (a) a complete budget covering all items of income and expenditure?_____

   (b) one which covers only certain items? Why?_____

   If (b) list items of income included_____

   and items of expenditure included_____

2. Can the homemaker draw up a budget without previously having kept accounts?

3. Would a "suggested model budget" be a help or a hindrance to the homemaker in making her yearly budget?_____

4. Which form, Form 1 and 1a, for making an estimate of yearly income and expenditures, or Form 2 and 2a, for making an estimate of monthly income and expenditures, does the homemaker find most practical?_____

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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Questionnaire Section IV. (cont.)

"Test of Suggested Method for Making Estimates for a Spending Plan".

To be filled in by the leader at the second interview with the homemaker, and again on a fresh sheet at the final interview.

Name of Homemaker _____

Name of Leader _____

Name of Cooperating Agency _____

Date _____

First time, second time, filled. Underline one.

1. Does the homemaker want (a) a complete budget covering all items of income and expenditure? _____

   (b) one which covers only certain items? Why? _____

   _____

   If (b) list items of income included _____

   _____

   and items of expenditure included _____

   _____

2. Can the homemaker draw up a budget without previously having kept accounts?

   _____

3. Would a "suggested model budget" be a help or a hindrance to the homemaker in making her yearly budget? _____

   _____

4. Which form, Form 1 and 1a, for making an estimate of yearly income and expenditures, or Form 2 and 2a, for making an estimate of monthly income and expenditures, does the homemaker find most practical? _____

   _____

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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Washington, D. C.
in cooperation with_____

Section V c. Ruled off Space or Box Type of Household Account Book.
(Form C anc C1)

Leave with the book a copy of the page headed "Suggestions for Using V c Type of Account Book."

Questionnaire V c to be filled in by Leader.

Name of Homemaker_____

Name of Leader_____

Date_____

1. The leader will note below any difficulties or criticisms of the homemaker after she has used this type of account book for at least two months, or, if it is the first type which she has tested, for at least four months.

2. What is the attitude of the homemaker toward keeping accounts of any type?

_____

_____

3. What is the attitude of the homemaker toward keeping accounts in this form?

_____

_____

Name of Homemaker_____

4. Has her attitude in respect to 2 changed since she has been using this type of account book?_____

_____

5. How much time does it take the homemaker to keep household accounts in this form?

   Time on the average per day for entries_____

   Time on the average per month for summaries_____

6. Note accuracy and completeness of figures in this account book?

_____

_____

_____

_____

7. Note any suggestions for simplification and improvement of this method.

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

Suggestions for Using V c. Type of Account Book (Form C and C1)

Leader will leave this page with the book.

Refer to Form 2 and 2 a for the estimates for spending or budget for the various items for each month.

Use the Summary, Form 3, and transfer totals each month to the summary.

Divide the Clothing Space in Form C so as to have an account for each member of the family and a General Clothing Account for small items as findings.

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Section V d. Forms for Special Accounts. To be used in connection with all three types of account book.

After the homemaker is well started on the first method of keeping household accounts, probably at the interview at the end of the first month, the leader will go over these forms for special accounts with her and see which of them fit in with those of her needs which are not being filled by the account book which she is using.

At the last interview of the project the leader will fill in the following questionnaire:

Questionnaire 1, Section V d.

Name of Homemaker _____

Name of Leader _____

Date_____

1. Which of the special accounts are desired by the homemaker and for what reason?_____

_____

_____

_____

2. In any given special account form which has been used by the homemaker are there changes which would make the form suit her needs better?_____

_____

_____

_____

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C.

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Questionnaire 2, Section V d. Method of Valuation of Farm Products Used in the Household.

To be filled in by leader at interview at end of first month.

Name of Homemaker_____

Name of Leader_____

Name of Cooperating Agency_____

Date_____

1. Does the homemaker think of farm products used in the home as part of the family income in the same way as she regards money received from sales of such products?_____

_____

2. In putting a money price upon farm products used in the home does the homemaker value it
   (a) according to the selling price at the farm_____
   (b) according to the selling price at the market where the operator usually sells such produce_____
   (c) at the price which the homemaker would have had to pay for it at the place where she buys the same or similar articles?_____

_____

Note: The purpose of these questions is to find out how the homemaker actually regards this problem, not how she should.

Mail this Questionnaire when filled in to Mrs. C. G. Woodhouse, Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C.

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Section V d (Cont.) Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C.

Suggestions for Using Forms for Special Accounts, Section V d.
Leave these sheets with the homemaker, marking the forms which she has decided to use.

Form S 1. Products Furnished by the Farm for Household Use. This form should be used in connection with any type of account book kept for farm households. By having a separate special account a record is available of the amount and value of farm products used in the home and the danger of confusion between cash expended and value of farm products used in the household is avoided. On Form S 1 enter headings as Eggs, Milk, Wood, etc., according to the farm products used in the household. Enter quantity and value in dollars and cents according to one of the following methods of valuation: (a) Price for which the given product could have been sold at the farm; (b) Price for which the given product could have been sold at the market where the operator usually sells such products: (c) Price which the homemaker would have had to pay for the given product at the place where she usually buys similar products.

It is suggested that a wall-card be kept in the kitchen upon which kind and quantity of farm products may be recorded at the time of use. These entries would be transferred to the account book at the end of each week or each month and a value placed upon them.

Form S 2. Garden Account. Value garden produce used in the household as in Form S 1. Under expenditures enter any money paid out for seeds, labor, etc., used in the garden. This does not duplicate Form S 1. Its purpose is to show what the garden actually costs.

Form S 3. Poultry Account. Details as for Form S 2.

Form S 4. Preserved and Stored Food Account. Enter under Materials all supplies bought to be used in canning and preserving. Enter also all farm produce used in this way at a value determined by the method used in connection with Form S 1. Farm produce used and entered on Form S 4 should also be entered on Form S 1 as the two accounts are quite separate and serve different purposes. The purpose of Form S 4 is to show the cost (exclusive of labor) of food preserved in any way in the home.

Form S 5. Accounts Receivable. Enter here all amounts due you for articles sold or services rendered.

Section V d (Cont.) Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C.

Form S 6. Accounts Payable. Enter here all charge accounts run by you on a monthly basis. Total each month. The amount at the end of the month in the Amount Still Due column shows the amount that you owe on current accounts.

Form S 7. Money Borrowed. A record of the money you have borrowed from others and of the payments you have made on each loan.

Form S 8. Money Loaned. A record of the money you have borrowed from others and of the payments they have made to you on each loan. Form S 7 and Form S 8 have as their first entry each year the balances carried over from the previous year.

Form S 9. Household Inventory. A record of household property. Do not include automobile nor real estate here but limit the inventory to the household and garden furnishings and equipment. Clothing may be included also. Under remarks you might enter probable date of replacement.

Form S 10. Record of Insurance Policies and a Record of Investments. Enter under the proper heading the separate insurance policies and investments owned by you.

Form S 11. Summary of Financial Condition at End of Year. List here all property owned by the household and likewise all household debts. Under Assets enter Cash on Hand, Cash in Checking Account, Cash in Savings Bank, Accounts Receivable, Money Loaned, the total of Household Inventory, Real Estate Owned, (if you are still paying for a house or piece of property, enter here all payments on principal made up to date but do not include any interest you have paid), Automobile, Investments such as stocks, bonds, mortgages, Life Insurance entered at cash surrender value of present date, unexpired premiums on Fire Insurance and on Automobile Insurance. Under Liabilities enter all money owed by you on Accounts Payable, Money Borrowed, Mortgaged held on your property, your Notes in bank or held by private individuals, unpaid interest due, and any other obligations. The difference between Total Assets and Total Liabilities is the amount of Property Owned by you.

Form S_1

PRODUCTS FURNISHED BY FARM FOR HOUSEHOLD USE

| Date | Items
Kind and Quantity | | |

Form S_2

GARDEN ACCOUNT

Date	Products Sold	Amount	Products Used	Amount	Expenditures	Amount

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Washington, D. C.

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Form S_3

POULTRY ACCOUNT

Date	Products Sold	Amount	Products Used	Amount	Expenditures	Amount

U. S. Department of Agriculture, Bureau of Home Economics, Washington, D. C.

Form S_4

PRESERVED AND STORED FOOD ACCOUNT

Date	Materials Used Kind and Quantity	Cost	Finished Products Kind and Quantity	Total Cost	Cost per Unit

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Washington, D. C.

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Form S_5

ACCOUNTS RECEIVABLE

Date	Description	Date due	Amount due	Date paid	Amount paid	Amount still due

U. S. Dept. of Agriculture, Bureau of Home Economics,
Washington, D. C.

Form S6

ACCOUNTS PAYABLE

Date	Description	Date due	Amount due	Date paid	Amount paid	Amount still due

U. S. Dept. of Agriculture, Bureau of Home Economics,
Washington, D. C.

Form S7

MONEY BORROWED

Received				Paid Back		
Date	From Whom	Terms	Amount	Date	Remarks	Amount

U. S. Dept. of Agriculture, Bureau of Home Economics
Washington, D. C.

Form S_8

MONEY LOANED

Loaned				Received Back		
Date	To Whom	Terms	Amount	Date	Remarks	Amount

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Section VI. Questions Suggested for Use in Analysis of Expenditures.

At the second to last interview of the project the leader will leave these questions with the homemaker. At the last interview the leader will use these questions and any others she may think of as a basis for an analysis of the expenditures of the last seven months.

The leader will check below those questions which seemed most fruitful in helping the homemaker analyze her accounts and list any questions successfully used in the discussion and not given here.

Name of Homemaker_____

Name of Leader_____

Date_____

Have I saved a fair proportion of my income all circumstances considered?

Is the emergency fund in the bank large enough?

Have we sufficient life insurance?

Are we accumulating a fund for the children's education?

Would I save more in the long run if I spent money for labor saving devices which would save my health and energy?

What proportion of my total expenditures goes for food?

Am I spending too much or too little for any of the different food groups?

Has it paid to can or preserve the various types of fruit, vegetables, and meat?

What has each type of canned or preserved food cost in comparison with commercial products of the same quality?

Could the time spent in canning have been spent to greater profit in some other way, as in sewing, for example?

What proportion of the family income is expended for clothing?

Is the clothing money fairly proportioned among the various members of the family?

Is it more economical in the long run to buy certain articles of clothing ready made or to make them?

What proportion of the family income is expended for health?

Has the larger proportion of the health expenditures been for curative or preventive means?

Section VI. (cont.) Name of Homemaker_____

Would more recreation, a vacation, a different diet, have any effect in reducing my expenditures for health?

Are operating expenses larger than necessary on account of poor equipment such as stove or refrigerator?

Would it save money in the long run to put the house into better repair?

Are the items which I have listed under Development really such as will improve the life of the family?

What articles have I selected unwisely?

What articles have I purchased that I did not need? that did not wear well?

Have articles which I have bought at a certain store proved to be more expensive or less satisfactory than those bought at another store?

What articles which I have bought should be listed as luxuries, that is as things which we enjoy thoroughly, which are not harmful, but without which we could get along well without harm to either our health or efficiency?

Mail these questions when checked to Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.

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Form C

HOUSEHOLD ACCOUNTS

Month of

Item	Amount		Item	Amount	
Food Purchased			Shelter		
			Total		
			Furnishings and Equipment		
			Total		
			Clothing		
Total					
Meals Out					
Total					
Total all Food			Total all clothing		
Total Col. 1			Total Col. 2		

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Form C_1

HOUSEHOLD ACCOUNTS

Month of

Item	Amount		Item	Amount	
Operating Fuel Light Water Ice Telephone Total			Development Formal Education Total		
			Reading matter Total		
Household supplies Total			Public welfare, church, etc. Total		
Service and laundry Total			Gifts outside family Total		
Insurance on furniture, etc. Total			Recreation Total		
Carfare Total			Vacation, pleasure trips Total		
Total all Operating			Vocation Total		
Health Total			Total all Development		
Automobile Total			Personal		
Savings Emergency fund Savings account Insurance, life and health Investments Total all Savings					
Total column 3			Total all Personal		
Income			Total column 4 " " 1 " " 2 " " 3		
Total Income			Total Expenditures		

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Form C

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RECORD OF PROGRESS SHEET

The leader will fill in one of these forms for each homemaker in her group.

Name of Homemaker_____

Name of Leader_____

FIRST INTERVIEW. Date_____
Subjects discussed: (Underline. Add any remarks)
"Handling of Family Finances," Questionnaire, Section II.
"Classification of Income and Expenditures," Section III.
"Estimates for a Spending Plan," Forms 1 and 1a, 2 and 2a, Section IV.

Material Left. (Underline)
"Classification of Income and Expenditure," Section III.
"Estimates for Spending Plan," Form 1 and 1a, 2 and 2a, Section IV.
"Making of Estimates for a Spending Plan," Section IVa.

SECOND INVERVIEW. Date_____
Subjects discussed: (Underline. Add any remarks)
Budget form which homemaker has filled in. Make no changes on form.
Fill in new budget form with homemaker if necessary. Mark this "Revised with leader."
Instructions for starting first type of account book to be tested.

Leader will fill in:
"Test of Suggested Method for Making Estimates for a Spending Plan," Questionnaire Section IV.

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Name of Homemaker_____

RECORD OF PROGRESS SHEET

Material Left: (Underline)

Account Book (Give name and number)_____

Sheet headed, "Household Accounts," Section V.

Suggestion Sheet V b, or V c, if using either of the corresponding account books.

"Yearly Summary" Form 3, Section V.

INTERVIEWS DURING FIRST MONTH. Date_____

Subjects discussed: (Underline. Add any remarks).

Method of keeping the account book and especially the entering of items under the proper heads.

INTERVIEWS AT END OF FIRST MONTH. Date_____

Subjects discussed: (Underline. Add any remarks).

Go over account book with homemaker, note

(a) accuracy and completeness of figures_____

_____

(b) average time per day required for keeping_____

_____

Monthly summary.

Comparison of expenditures with estimates.

Go over "Forms for Special Accounts," Section V d with homemaker. (If she is having difficulty with her accounts leave this until later).

Name of Homemaker_____

RECORD OF PROGRESS SHEET

Leader will fill in:
"Method of Valuation of Farm Products Used in the Household,"
Questionnaire 2, Section V d.
Material left: (Underline)
Special Forms (List)_____

_____

"Suggestions for Using Forms for Special Accounts," Section V d.

INTERVIEW AT END OF SECOND MONTH. Date_____
Subjects discussed: (Underline. Add any remarks)
Go over account book with homemaker, note
(a) accuracy and completeness of figures_____

_____

(b) average time per day required for keeping_____

_____

Monthly summary
Comparison of expenditures for month with estimates

Leader will fill in:
"Handling of Family Finances," Questionnaire Section II.

Name of Homemaker _____

RECORD OF PROGRESS SHEET

INTERVIEW AT END OF THIRD MONTH. Date _____
Subjects discussed: (Underline. Add any remarks).
Go over account book with homemaker, note
(a) accuracy and completeness of figures _____

_____

(b) average time per day required for keeping _____

_____

Monthly summary.
Comparison of expenditures for month with estimates.
Any revision of method which seems desirable.
Start homemaker on revised method.

INTERVIEW AT END OF FOURTH MONTH. Date _____
Subjects discussed: (Underline. Add any remarks).
Account book which homemaker has been keeping.
Instructions for keeping second type of book to be tested.

Leader will fill in:
Questionnaire Section V a, or V b, or V c, according to the type of account book which was used during the first four months.
Material left: (Underline).
Account book of second type. Give name. _____
Suggestion Sheet V b, or V c, if either of the corresponding account books are to be used.

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Name of Homemaker_____

RECORD OF PROGRESS SHEET

INTERVIEW AT END OF FIFTH MONTH. Date_____
Subjects discussed: (Underline. Add any remarks)
Go over account book with homemaker, note
(a) accuracy and completeness of figures_____

_____

(b) average time per day required for keeping_____

_____

Monthly summary.
Comparison of expenditures for month with estimates

INTERVIEW AT END OF SIXTH MONTH. Date_____
Subjects discussed: (Underline. Add any remarks)
Account book which homemaker has been keeping for past two months.
Comparison of success from homemaker's point of view of the two methods used to date.

Leader will fill in:
Questionnaire Section V a, or V b, or V c, according to the account book which homemaker has been testing for past two months.

If the homemaker is willing to test a THIRD METHOD:
Subjects discussed:
Instructions for keeping the third type of account book.
Material left: (Underline)
Account book of third type. Give name_____
Suggestion Sheet V b or V c, if either of the corresponding account books is being tested.

For all homemakers:
Material left: (Underline)
"Questions Suggested for Use in Analysis of Expenditures," Section VI.
"Estimates for Spending Plan," Form 1 and 1a, or 2 and 2a, Section IV.
Before the next interview the homemaker will prepare, upon these forms, a budget for the next twelve months.

Name of Homemaker _____

RECORD OF PROGRESS SHEET

INTERVIEW AT END OF SEVENTH MONTH. FINAL INTERVIEW. Date _____

For the homemaker who has been testing a third type of account book:

Subjects discussed: (Underline. Add remarks).

The account book which the homemaker has been keeping for the past month.

Leader will fill in:

Questionnaire V a, or V b, or V c, according to the account book which homemaker has been keeping.

For all homemakers:

Subjects discussed: (Underline. Add any remarks).

Analysis of expenditures for the past seven months.

Comparison of expenditures with estimates made at beginning of study.

Budget for the next twelve months.

Leader will fill in:

"Yearly Summary," Questionnaire Section V.

"Forms for Special Accounts," Questionnaire 1, Section V d.

"Questions Suggested for Use in Analysis of Expenditures," Questionnaire Section VI.

"Classification of Income and Expenditures," Questionnaire Section III.

"Test of Suggested Method for Making Estimates for a Spending Plan," Questionnaire Section IV. Be sure to mark this second time filled.

Note below which of the account books used by this homemaker was most successful from her point of view and why.

Note any combination of parts of type V a, V b, V c, of household account book, and of special forms, which the homemaker would prefer to any one type as presented here or as revised during the study.

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Name of Homemaker_____

RECORD OF PROGRESS SHEET

Leave with each homemaker a new copy of the account book which she prefers. It is hoped that she will continue to keep accounts for herself.

See that all questionnaires, forms, and account books for this homemaker are filled in and marked with her name. Mail them with this "Record of Progress" and "Remarks of the Leader on the Project" to
Mrs. C. G. Woodhouse, Bureau of Home Economics, Department of Agriculture, Washington, D. C.